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FORM PTO-1449

U.S. DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICE

ATTY. DOCKET NO.
3606-4000

SERIAL NO.
09/188,810

INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)

APPLICANT

Gillin, Korfman and Raden

FILING DATE

November 9, 1998

GROUP ART UNIT

2761

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
GA	4,305,059	12/08/81	Benton			01/03/80
	4,960,981	10/02/90	Benton et al.			01/17/89
	4,977,595	12/11/90	Ohta et al.			03/28/90
	5,373,558	12/13/94	Chaum			05/25/93
	5,453,601	09/26/95	Rosen			11/15/91
	5,557,518	09/17/96	Rosen			04/28/94
	5,642,419	06/24/97	Rosen			12/19/95
	5,663,547	12/02/97	Ziarno			07/24/95
	5,729,594	03/17/98	Klingman			06/07/96
GA	5,750,972	05/12/98	Botvin			09/06/96

FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Papers, Etc.)

GA	Saul Hansell, (11/4/98) "Got a Dime? Citibank and Chase End Test of Electronic Cash", The New York Times, Business day - C1
	"1-800-GIFT CERTIFICATE"; www.800giftcertificate.com

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Sheet 2 of 6

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				FILING DATE November 9, 1998		GROUP ART UNIT 2761		
U.S. PATENT DOCUMENTS								
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE	
CA		5,757,917	05/26/98	Rose et al.			11/01/95	
		5,768,385	06/16/98	Simon			08/29/95	
		5,796,841	08/18/98	Cordery et al.			08/21/95	
		5,815,577	09/29/98	Clark			03/24/97	
		5,815,657	9/29/98	Williams et al.			04/26/96	
FOREIGN PATENT DOCUMENTS								
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Papers, Etc.)								
CA		"Gift Certificates" (5pages), www.catalogsite.com						
		Card Express, Inc "The Future of Gifts and Incentives" (11 pages), www.cardex.com						
		"NetFare" (4 pages), www.netfare.com						
		CardTrak Online "Blockbuster Develops Electronic GiftCard For Video, Music Discovery Zone", 1/15/96 (2 pages), www.ramresearch.com						
		American Express Incentive Services (5 pages), www.aeis.com						
		Online Check Systems, "The Check's In The Net" (3 pages), www.onlinecheck.com						
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FOREIGN PATENT DOCUMENTS							
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION YES NO
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Papers, Etc.)							
GA				George C.C. Chen "Electronic Commerce on The Internet: Legal Developments in Taiwan" (32 pages), Science and technology Law Center, http://stlc.iii.org.tw			
				David Chaum, "Online Cash Checks" (5 pages), Centre for Mathematics and Computer Science http://ganges.cs.tcd.ie			
				David Chaum, "Prepaid Smart Card Techniques: A Brief Introduction and Comparison", (4 pages) http://ganges.cs.tcd.ie			
				Philip Holmes, "Gift Certificates For Premiums/Incentives #3060 (10 pages), Sales Marketing Network, www.info-now.com			
				College Enterprises, Inc. "Special Teams" (2 pages), www.college-enterprises.com			
				e-gold, "Questions and Answers" (11 pages), www.e-gold.com			
				Electronic Cash (1 page), Sandia National Laboratories www.cs.sandia.gov			
				"Investigate the Professional Issues Raised by Current Business Interest in Exploiting the Internet and the WWW for Electronic Commerce." (6 pages), www.csc.liv.ac.uk			
GA				"Selected Presentations and Publications" (3 pages), www.ccs.neu.edu			
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				11/24/02			
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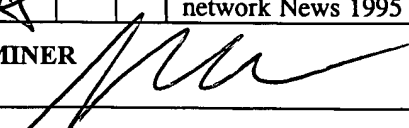
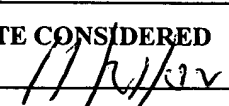



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		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION YES NO
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Papers, Etc.)							
A				Peirce et al., "Scaleable, Secure Cash payment for WWW Resources with the PayMe Protocol Set" (15 pages), http://ganges.cs.tcd.ie			
				Peirce et al., "Network Payment Mechanisms and Digital Cash: Electronic Payment Systems" (10 pages), http://ganges.cs.tcd.ie			
				Networks and Telecommunications Research Group (4 pages), http://ntrg.cs.tcd.ie			
				"A Quick Overview of E-Money, Plus Selected Links" (10 pages), Abracadabra, www.dabra.demon.co.uk			
				Dr. Phillip M. Hallam-Baker, "Electronic Payment Schemes" (4 pages), www.w3.org			
				BarclayCoin, "Questions and Answers, Wallet" (2 pages), www.barclaycoin.co.uk			
				Andreas Crede, "Electronic Commerce and the Banking Industry: The Requirement and Opportunities for New Payment Systems Using the Internet" (19 pages), Science Policy Research Unit University of Sussex, www.ascusc.org			
				Katakota et al., "Readings in Electronic Commerce" (3 pages), http://ei.cs.vt.edu			
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CA				Lynch et al. "Digital Money" Chapter 2: Dramatis Personae (2 pages), www.oit.iusb.edu			
				Verdonk, Otten, Dik & Wiegerinck "Gepubliceerde Artikelen, Internet Payment Systems: An overview" (10 pages), www.vodw.nl/kennis/artikelen/art47.htm			
				Philip Holmes "Debit Cards #3040 New Form of Incentive Explained" (4 pages), Sales Marketing Network, www.info-now.com			
				"Electronic Commerce of Component Information (ECCI) Program, White Paper" (5pages), www.sandia.gov			
				"Electronic Commerce Subject Notes Second Semester, 1997" (17 pages), Department of Information Systems, The University of Melbourne, www.dis.unimelb.edu			
				"Survey; Electronic Commerce Cash Poor" (3 pages), The Economist 1997			
				"CyberCash and Barclays Bank Announce BarclayCoin Service" (2 pages), PRNewswire 1997			
				"EFT's Final Frontier: Payments Over The Internet Bank Network News" (2 pages), Bank network News 1995			
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OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Papers, Etc.)							
CA				"Unisource In Agreement with Belgium's Banksys on Electronic Payment Systems" (1 page) AFX-Europe 1997			
I				"Groups SET On Securing Internet Sales" Debit Card News 1998			
				Rogier Van Bakel, "The Check is in the E-Mail -Digital Cash is Coming Faster Than You Think" (4 pages), NetGuide 1996			
				Stefan Brands, "Electronic Cash on the Internet" (21 pages), Centrum voor Wiskunde en Informatica Kruislaan 413, NL-1098 SJ Amsterdam			
				Kristol et al., "Anonymous Internet Mercantile Protocol" (16 pages), AT&T Bell Laboratories 1994			
✓				Andre Furche and Graham Wrightson, "Computer Money: A Systematic Overview of Electronic Payment Systems" (pp. 25-33, 45-63), dpunkt - Verlag für Digitale Technologie 1996			
CA				Mahony et al., "Electronic Payment Systems" (pp. 65-71, 146-182, 191-238), Artech House, Inc. 1997			
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	5,426,594	06/20/95	Wright et al.			04/02/93
	5,442,567	08/15/95	Small			04/30/93
	5,513,117	04/30/96	Small			07/26/95

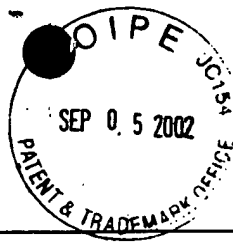
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U.S. PATENT DOCUMENTS

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GA	5,864,830	01/26/1999	Armetta et al.			02/13/1997

FOREIGN PATENT DOCUMENTS

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						YES	NO

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CA		"Webcertificate(TM) -- The Web's First Universally Accepted Gift Certificate , E-Mail to Anyone, Spend Online Anywhere", PR Newswire, November 17, 1998.
SA		"Pair of Web Companies Launch Gift Certificate Products for Holidays", Electronic Advertising & Marketplace Report, Vol. 12, No. 22, December 1, 1998.
SA		Fitzpatrick, E., "Reel.com Aims to Ease Video Gift-Giving this Season", Billboard, November 21, 1998.

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